



SUMITOMO MITSUI BANKING CORPORATION

Pillar III Disclosures As at 30 September 2021

Table 1: Key prudential metrics

Unit : Million Baht

Items	30-Sep-2021	31-Mar-2021
Capital Fund		
Total capital	98,639	91,125
Fully loaded ECL total capital	98,639	91,125
Risk-Weighted Assets (RWA)		
Total Risk-Weighted Assets	334,775	314,698
Total capital to risk-weighted assets (%)		
Total Capital ratio	29.46%	28.96%
Fully loaded ECL total capital ratio	29.46%	28.96%
Capital Buffers Ratio (%)		
Conservation buffer	2.50%	2.50%
Countercyclical buffer	-	-
Total Capital Buffer	2.50%	2.50%
Capital ratio in excess of minimum requirements	18.46%	17.96%
Liquidity Coverage Ratio (LCR) (%)		
Total high-quality liquid assets (HQLA)	96,290	89,485
Total net cash outflows	49,171	44,412
LCR (%)	195.83%	201.49%

Capital Fund

Table 2 : Capital structure

Unit : Million Baht

Items	30-Sep-2021	31-Mar-2021
1 Assets required to be maintained under Section 32	102,278	93,761
2 Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	188,378	163,862
2.1 Capital for maintenance of assets under Section 32	98,653	91,141
2.2 Net balance of inter-office accounts which the branch is the debtor (the creditor) to the head office and other branches located in other countries, the parent company and subsidiaries of the head office	89,725	72,721
3 Total regulatory capital (3.1-3.2)	98,639	91,124
3.1 Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	98,653	91,141
3.2 Deductions	14	17

Capital adequacy

Table 3 : Minimum capital requirement for credit risk classified by type of assets under the Standardized Approach (SA)

Unit : Million Baht

Minimum capital requirement for credit risk classified by type of assets under the SA	30-Sep-2021	31-Mar-2021
Performing claims		
1 Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	20	9
2 Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	3,385	1,888
3 Claims on corporate, non-central government public sector entities (PSEs) treated as claims on corporate	30,404	30,103
4 Claims on retail portfolios	-	-
5 Claims on housing loans	-	-
6 Other assets	57	47
Non-performing claims	1	1
First-to-default credit derivatives and Securitizations	-	-
Total minimum capital requirement for credit risk under the SA	33,867	32,048

Table 5: Minimum capital requirement for market risk for positions in the trading book (Standardized measurement approach)

Unit : Million Baht

Minimum capital requirement for market risk (positions in the trading book)	30-Sep-2021	31-Mar-2021
Calculate by Standardized approach	1,663	1,213
Total minimum capital requirement for market risk	1,663	1,213

Table 6: Minimum capital requirement for operational risk (BIA)

Unit : Million Baht

Minimum capital requirement for operational risk	30-Sep-2021	31-Mar-2021
Calculate by Basic Indicator Approach	1,294	1,356
Total minimum capital requirement for operational risk	1,294	1,356

Table 7: Total risk-weighted capital ratio

Unit: %

Ratio	30-Sep-2021	31-Mar-2021
Total capital to risk-weighted assets	29.46%	28.96%

Market risk exposures**Table 8 : Market risk under the Standardized Approach**

Unit : Million Baht

Minimum capital requirements for market risk under the Standardized Approach	30-Sep-2021	31-Mar-2021
Interest rate risk	1,489	1,019
Equity position risk	-	-
Foreign exchange rate risk	175	193
Commodity risk	-	-
Total minimum capital requirements	1,664	1,212

Additional disclosure of capital information under the BCBS requirements (Composition of capital disclosure requirements)**Disclosure of capital information in transitional period under the Basel III**

Unit : Million Baht

Value of capital, inclusions, adjustments and deductions for the period of September 30, 2021	
In case of foreign bank branch	
Capital of foreign bank branch	98,653
<u>Less</u> deduction from capital of foreign bank branch	14
Total capital of foreign bank branch	98,639

Location of Basel III disclosures of Sumitomo Mitsui Financial Group

Risk Management :

<https://www.smfg.co.jp/english/investor/financial/annual.html>

Capital Ratio Information : SMFG

<https://www.smfg.co.jp/english/investor/financial/annual.html>

Capital Ratio Information : SMBC

<https://www.smfg.co.jp/english/investor/financial/annual.html>